

24-03669  
13814 AVE V, LUBBOCK, TX 79423

2024047509 2 PGS POST



**NOTICE OF FORECLOSURE SALE AND  
APPOINTMENT OF SUBSTITUTE TRUSTEE**

- Property:** The Property to be sold is described as follows:
- Lot One Hundred Eighty (180), Bell Farms, an Addition to the City of Lubbock, Lubbock County, Texas, as shown on the Plat attached to the Dedication Deed recorded in/under Document Number 2017030314 of the Official Public Records of Lubbock County, Texas.
- Security Instrument:** Deed of Trust dated August 27, 2021 and recorded on August 30, 2021 at Instrument Number 2021044556 in the real property records of LUBBOCK County, Texas, which contains a power of sale.
- Sale Information:** February 4, 2025, at 10:00 AM, or not later than three hours thereafter, at the gazebo located on the front lawn of the Lubbock County Courthouse with the first alternate location being the 2nd floor auditorium at 916 Main and the second alternate location being the Commissioner's Courtroom located on the 5th floor of the courthouse, or as designated by the County Commissioners Court.
- Terms of Sale:** Public auction to highest bidder for cash. In accordance with Texas Property Code section 51.009, the Property will be sold as is, without any expressed or implied warranties, except as to warranties of title, and will be acquired by the purchaser at its own risk. In accordance with Texas Property Code section 51.0075, the substitute trustee reserves the right to set additional, reasonable conditions for conducting the sale and will announce the conditions before bidding is opened for the first sale of the day held by the substitute trustee.
- Obligation Secured:** The Deed of Trust executed by KRISTINE VILLALON secures the repayment of a Note dated August 27, 2021 in the amount of \$186,459.00. PENNYMAC LOAN SERVICES, LLC, whose address is c/o PennyMac Loan Services, LLC, P.O. Box 30597, Los Angeles, CA 90030, is the current mortgagee of the Deed of Trust and Note and PennyMac Loan Services, LLC is the current mortgage servicer for the mortgagee. Pursuant to a servicing agreement and Texas Property Code section 51.0025, the mortgagee authorizes the mortgage servicer to administer the foreclosure on its behalf.
- Substitute Trustee:** In accordance with Texas Property Code section 51.0076 and the Security Instrument referenced above, mortgagee and mortgage servicer's attorney appoint the substitute trustees listed below.

**THIS INSTRUMENT APPOINTS THE SUBSTITUTE TRUSTEE(S) IDENTIFIED TO SELL THE PROPERTY DESCRIBED IN THE SECURITY INSTRUMENT IDENTIFIED IN THIS NOTICE OF SALE THE PERSON SIGNING THIS NOTICE IS THE ATTORNEY OR AUTHORIZED AGENT OF THE MORTGAGEE OR MORTGAGE SERVICER.**

**ASSERT AND PROTECT YOUR RIGHTS AS A MEMBER OF THE ARMED FORCES OF THE UNITED STATES. IF YOU ARE OR YOUR SPOUSE IS SERVING ON ACTIVE MILITARY DUTY, INCLUDING ACTIVE MILITARY DUTY AS A MEMBER OF THE TEXAS NATIONAL GUARD OR THE NATIONAL GUARD OF ANOTHER STATE OR AS A MEMBER OF A RESERVE COMPONENT OF THE ARMED FORCES OF THE UNITED STATES, PLEASE SEND WRITTEN NOTICE OF THE ACTIVE DUTY MILITARY SERVICE TO THE SENDER OF THIS NOTICE IMMEDIATELY.**



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*Nicki Company*

De Cubas & Lewis, P.C.  
Nicki Company, Attorney at Law  
PO Box 5026  
Fort Lauderdale, FL 33310

Substitute Trustee(s): Bobby Fletcher, Jonathan Schendel, Angie Uselton, Charles Green, Lisa Bruno, Shawn Schiller, David Ray, Patrick Zwiers, Kristopher Holub, Dana Kamin, Garrett Sanders, Joshua Sanders, Clay Golden, Logan Thomas, Terry Browder, Laura Browder, Marsha Monroe, Jamie Osborne, Doak Lambert, Matthew Hansen, Aleena Litton, Auction.com, Israel Curtis, Conrad Wallace and Auction.com employees included but not limited to those listed herein.

c/o De Cubas & Lewis, P.C.  
PO Box 5026  
Fort Lauderdale, FL 33310

Certificate of Posting

I, Terry Browder, declare under penalty of perjury that on the 5 day of December, 2024 I filed and posted this Notice of Foreclosure Sale in accordance with the requirements of LUBBOCK County, Texas and Texas Property Code sections 51.002(b)(1) and 51.002(b)(2).

**FILED AND RECORDED**

OFFICIAL PUBLIC RECORDS



*Kelly Pinion*

Kelly Pinion, County Clerk  
Lubbock County, TEXAS  
12/05/2024 09:25 AM  
FEE: \$2.00  
2024047509